FIII IN THIS I	information to i	identify your case	For ame	ended plans only:		
	_	TATES BANK	any	confirmation hear	· ·	
FOR TH	EEASIER	N DISTRICT	OF TEXAS		eck if this amended ponse to an initial	
5.17	Th	1	0		tinuance that cour	
Debtor 1	Thomas First Name	Lee Middle Name	Carver Last Name	der	ial.	
Debtor 2	Cecilia		Carver	List the se	ctions which have	been changed by
(filing spouse)		Middle Name	Last Name	this amen	ded plan:	
Case number:	19-40859-btr-	-12				
Case number.	19-40039-011-	-13				
TXFBLoc	al Form 3015	 5-a		I		
TALD LOO	<u> </u>		HAPTER 13 PLAN			
		<u> </u>	IAI ILIX IJ I LAIN			Adopted: Dec 2017
Part 1:	Notices					Adopted. Dec 2017
rait i.						
To Debtor*:	•	-	seeking an initial confirmation order. ion on the form does not indicate that			
			n, you must serve a copy of it upor			
			d by the Court on the date of service			
			document that attaches a copy of t is case is available under the "Rep			•
* The use of the			ebtors when the case has been initiated by the		_	
	_		•			5.
To Creditors:	,		an. Your claim may be reduced, m	,		
		this Plan carefully and , you may wish to cons	discuss it with your attorney if you ha ult one.	ve one in th	is bankruptcy case	e. If you do not
	If you oppose an	v permanent treatment	of your claim as outlined in this plan,	vou or vour	attornev must file	an objection to
	confirmation of th	nis Plan. An objection t	o confirmation must be filed at least	14 days be	fore the date set f	or the plan
			d in ¶ 9 of the <i>Notice of Chapter 13 Ba</i>			
			lays prior to the confirmation hearing nfirm this plan without further notice it			
	0	,	the Debtor's matrix of creditors or in to der this Plan. The deadline for filing			•
	•	•	Disbursements on allowed claims will			,
			of the Plan. See § 9.1.	Ü		
			ch line to state whether or not the p			•
	items. If an item set out later in to		ncluded" or if both boxes are check	red, the pro	vision will be ine	fective if
4.4 A limit					- Included	- Not in alredoct
			aim through a final determination o such claim, as set forth in § 3.10 o		✓ Included	☐ Not included
			t or no payment at all to the secure			
credito	r.					
1.2 Avoida	nce of a judicial lie	en or a nonpossessor	y, nonpurchase-money security		☐ Included	Not included
interes	t, as set forth in § 3	3.9 of this Plan.			_ _	_ _
			d upon alleged unsecured status of		☐ Included	Not included
l claim o	flianhalder ac col	forth in & 2 11 of thic	Diam			i e

Nonstandard provisions as set forth in Part 8.

Included

Not included

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Debtor	Thomas Lee Carver Case number 19-40859-btr-13						
	Cecilia Carver						
Part	Plan Payments and Length of Plan						
2.1	The applicable commitment period for the Debtor is months.						
2.2	Payment Schedule.						
	Unless the Court orders otherwise, beginning on the 30th day after the Petition Date* or the entry date of any order converting this case to Chapter 13, whichever is later, the Debtor will make regular payments to the Trustee throughout the applicable commitment period and for such additional time as may be necessary to make the payments to claimants specified in Parts 3 through 5 of this Plan (the "Plan Term"). The payment schedule shall consist of: * The use of the term "Petition Date" in this Plan refers to the date that the Debtor filed the voluntary petition in this case.						
	Constant Payments: The Debtor will pay \$830.00 per month for 60 months.						
	Variable Payments: The Debtor will make variable plan payments throughout the Plan Term. The proposed schedule for such						
	variable payments are set forth in Exhibit A to this Order and are incorporated herein for all purposes.						
2.3	Mode of Payment. Regular payments to the Trustee will be made from future income in the following manner:						
	[Check one]						
	Debtor will make payments pursuant to a wage withholding order directed to an employer.						
	Debtor will make electronic payments through the Trustee's authorized online payment system.						
	Debtor will make payments by money order or cashier's check upon written authority of the Trustee.						
	Debtor will make payments by other direct means only as authorized by motion and separate court order.						
2.4	Income tax refunds.						
	In addition to the regular monthly payments to the Trustee, and in the absence of a court order to the contrary, the Debtor is required to:						
	(1) supply a copy of each federal income tax return, including all supporting schedules, filed during the Plan Term to the Trustee within 14 days of filing the return; and						
	(2) remit to the Trustee within 14 days of receipt all federal income tax refunds received by each Debtor during the plan term which will be added to the plan base; provided, however, that the Debtor may retain from each such refund up to \$2,000.00 in the aggregate on an annual basis if the Debtor is current on the payment obligations to the Trustee under this Plan at the time of the receipt of such tax refund.						
	The Debtor hereby authorizes the Trustee to endorse any federal income tax refund check made payable to the Debtor during the plan term.						
2.5	Additional payments. [Check one]						
	None. If "None" is checked, the rest of § 2.5 need not be completed.						
2.6	Plan Base.						
	The total amount due and owing to the Trustee under §§ 2.2 and 2.5 is						
Part	3: Treatment of Secured Claims						
3.1	Post-Petition Home Mortgage Payments. [Check one]						
	No Home Mortgage. If "No Mortgage" is checked, the remainder of § 3.1 need not be completed.						
	Home Mortgage Maturing Before or During Plan Term. If "Mortgage Maturing" is checked, the claim will be addressed in § 3.4. The remainder of § 3.1 need not be completed.						

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Debtor	Thomas Lee Carver	Case number	19-40859-btr-13	
	Cecilia Carver	-		
1				ı

On the Petition Date, the Debtor owed the following claims secured only by a security interest in real property that is the Debtor's principal residence. The listed monthly payment amount is correct as of the Petition Date. Such mortgage claims (other than related Cure Claims addressed in § 3.2), shall be paid directly by the Debtor in accordance with the pre-petition contract, including any rate changes or other modifications required by such documents and noticed in conformity with any applicable rules, as such payments become due during the Plan Term. The fulfillment of this requirement is critical to the Debtor's reorganization effort.

Any failure by the Debtor to maintain payments to a mortgage creditor during the Plan Term may preclude confirmation of this Plan and, absent a subsequent surrender of the mortgage premises, may preclude the issuance of any discharge order to the Debtor under § 1328(a).* The Trustee will monitor the Debtor's fulfillment of this direct payment obligation ("DPO").

*All statutory references contained in this Plan refer to the Bankruptcy Code, located in Title 11, United States Code.

Mortgage Lienholder	Property Address	Monthly Payment Amount by Debtor	Due Date of Monthly Payment
1. Collin County Tax Assessor	736 Bethany Lake Blvd. Allen, TX 75002	### State	
2. Home Point Financial Corp	736 Bethany Lake Blvd. Allen, TX 75002	\$1,230.60 Amount inc: Tax Escrow Insurance Escrow Other	1st

3.2 Curing Defaults and Maintenance of Direct Payment Obligations. [Check one]

П	None.	If "None" is checked,	the remainder of	§ 3.2 need not be comp	leted.
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Cure Claims. On the Petition Date, the Debtor was delinquent on payments to satisfy certain secured claims or upon obligations arising under an executory contract or an unexpired lease that the Debtor has elected to assume under § 6.1 of this Plan. While remaining current on all direct payment obligations (future installment payments) as each comes due under the applicable contractual documents during the plan term (a "DPO"), the Debtor shall cure all such delinquencies through the Plan as listed below (a "Cure Claim"). Each listed claims constitutes a separate class. The total amount of each allowed Cure Claim will be paid in full by the Trustee. The Trustee is authorized to initiate monthly payments on an interim basis based upon the projected amount of each Cure Claim listed below until such time as the allowed amount of each Cure Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, shall control over any projected Cure Claim amount listed below. No interest will be paid on any Cure Claim in the absence of documentary proof that the applicable contractual documents entitle the claimant to receive interest on unpaid interest.

If the automatic stay is terminated as to the property for which a Cure Claim exists at any time during the Plan Term, the next distribution by the Trustee on such Cure Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the Cure Claim and regular distributions on that Cure Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the Cure Claim shall thereafter be addressed solely under applicable state law procedures and will no longer be treated by the Plan. The completion of payments contemplated in this subsection constitutes a cure of all defaults of the Debtor's obligation to each listed claimant.

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Debtor Thomas Lee Carver Case number 19-40859-btr-13

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Claimant	Collateral/Property/Contract Description	Debtor's DPO Amount	Projected Cure Claim Amount	Plan Interest Rate	Projected Monthly Payment by Trustee	Projected Total Cure Payment by Trustee
1. Home Point Financial Corp	736 Bethany Lake Blvd. Allen, TX 75002	\$1,230.60	\$9,205.20	0.00%	Pro-Rata	\$9,205.20
Debt Maturing During Plan Term.						
Debt Maturing After Completion of Plan Term.						
Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.						
2. North Bethany Lake Estates HOA	736 Bethany Lake Blvd. Allen, TX 75002		\$240.00	0.00%	Pro-Rata	\$240.00
Debt Maturing During Plan Term.						
Debt Maturing After Completion of Plan Term.						
Curing Assumed Executory Contract or Lease Obligation Pursuant to § 6.1.						
3.3 Secured Claims Protected from § 506 Bifurcation. [Check one]						
None. If "None" is checked, the remainder of § 3.3 need not be completed.						
3.4 Secured Claims Subject to § 506 Bifurcation.						
[Check one]						
None. If "None" is che	ecked, the remainder of § 3.4 need	d not be complete	∍d.			
✓ Claims Subject to Bif	furcation. The secured portion	of each claim list	ed below (a "50	6 Claim") is	equivalent to t	he lesser of:

Claims Subject to Bifurcation. The secured portion of each claim listed below (a "506 Claim") is equivalent to the lesser of (1) the value of the claimant's interest in the listed collateral or (2) the allowed amount of the claim. Each listed 506 Claim constitutes a separate class. Each 506 Claim will be paid by the Trustee with post-confirmation interest accruing from the Effective Date of the Plan at the plan rate stated below. If a 506 Claim is established as an oversecured claim, its holder is entitled to an additional component of pre-confirmation interest calculated at the contract rate and payable for the period from the Petition Date to the earlier of: (1) the Effective Date of the Plan, or (2) the date upon which the aggregate of such interest, plus the allowed amount of the 506 Claim, exceeds the value of the collateral. Such holder is responsible for establishing the oversecured amount and the applicable contract rate by sufficient evidence that is either satisfactory to the Trustee or otherwise by court order.

Based upon the Debtor's election to retain certain personal property that serves as collateral for a 506 Claim, adequate protection payments in an initial amount calculated pursuant to LBR 3015(c)(1) shall be paid by the Debtor to the Trustee beginning in Month 1 of the Plan for the benefit of holders of allowed 506 Claims secured by personal property as authorized by § 1326(a)(1)(C) and LBR 3015(c). Such payments shall be held by the Trustee solely for the benefit of the affected secured creditor to the absolute exclusion of the Debtor and all other parties and shall be tendered by the Trustee at the earliest practicable time to holders of allowed 506 Claims secured by personal property as listed below, notwithstanding any failure by the Debtor to achieve confirmation of this Chapter 13 plan. The Trustee shall apply adequate protection payments first to accrued interest, if applicable, and then to principal. Adequate protection payments to be distributed by the Trustee are subject to the availability of funds and the Trustee is authorized to make pro rata payments if available funds are insufficient to pay all adequate protection payments otherwise due. Such adequate protection payments to each affected secured claimant shall continue on a monthly basis until the month in which equal monthly payments are initiated to such claimant under the Plan.

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Debtor Thomas Lee Carver Case number 19-40859-btr-13

Cecilia Carver

Unless the Debtor invokes § 3.10 of this Plan to obtain a final valuation determination at the confirmation hearing regarding any listed 506 Claim, or an agreement with the holder of any listed 506 Claim regarding the value of its collateral is otherwise incorporated into the confirmation order, the value of collateral securing each 506 Claim is not finally determined upon the confirmation of this Plan. Upon confirmation of this Plan, however, the Trustee is authorized to initiate monthly payments on an interim basis based upon the projected Collateral Value of each 506 Claim as listed below until such time as the allowed amount of each such 506 Claim is established by the filing of a proof of claim in accordance with the Bankruptcy Rules. The amount listed in that proof of claim, or the final determination by the Court of any objection thereto, or the subsequent entry of an order granting a separate motion for valuation of collateral pursuant to § 506 and Bankruptcy Rule 3012, shall control over any projected Collateral Value amount listed below.

If the automatic stay is terminated as to the property securing a 506 Claim at any time during the Plan Term, the next distribution by the Trustee on such 506 Claim shall be escrowed pending any possible reconsideration of the stay termination. If the stay termination is reversed by agreement or by court order, then the single escrowed distribution shall be released to the holder of the 506 Claim and regular distributions on that 506 Claim shall be reinstituted. In the event that the stay termination remains in effect on the second distribution date after the stay termination, the escrowed funds shall be released for distribution to other classes under this Plan and the 506 Claim shall thereafter be addressed solely under applicable state law procedures and will no longer by treated by the Plan.

Claimant	Collateral Description	Adequate Protection Payment	Total Claim Amount	Collateral Value	Plan Interest Rate	Equal Monthly Payment by Trustee	Projected Total Payment by Trustee
1. Nissan Motor Acceptance	2015 Nissan Pathfinder	\$404.25 Month 1 through	\$28,714.00	\$26,950.00	5.00%	Pro-Rata	\$30,489.35

3.5	Direct Payment of Secured Claims Not in Default.	[Check one]

None. If "None" is checked, the remainder of § 3.5 need not be completed.

3.6 Surrender of Property. [Check one]

None. If "None" is checked, the remainder of § 3.6 need not be completed.

3.7 Lien Retention.

The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.

3.8 Maintenance of Insurance and Post-Petition Taxes Upon Retained Collateral.

For all property that secures the payment of an indebtedness and which is proposed to be retained by the Debtor under this Plan, the Debtor must maintain insurance coverage as required either by the applicable contractual documents governing the indebtedness or as may be directed by the Trustee. The Debtor must also pay all ad valorem taxes on property proposed to be retained by the Debtor under this Plan as they come due in the post-petition period. Such payment shall be tendered to the appropriate taxing authorities in accordance with applicable non-bankruptcy law on or before the last date on which such taxes may be paid without penalty.

3.9 Lien avoidance.	[Check one]
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None. If "None" is checked, the remainder of § 3.9 need not be completed.

3.10 Rule 3012 Valuation of Collateral. [Check one]

None. If "None" is checked, the remainder of § 3.10 need not be completed.

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the Debtor must demonstrate: (1) service of this Plan upon any claimant affected by this subsection in strict compliance with the requirements of Bankruptyr Rule 7004 for service of a summons and a complaint, (2) a credible objective basis for the Debtor's opinion regarding asset values that is subject to corroboration from independent sources; and (3) an entitlement to the relief sought by a preponderance of the evidence presented. Final Determination of Collateral Value. The Debtor seeks a final determination of the value of each of the following establish the allowed 506 Claim of each listed claimant for the purposes of § 3.4 of this Plan. Such an expedited final at the confirmation hearing is binding upon that listed claimant, notwithstanding any contrary proof of claim which mig subsequently filed by the claimant, any objection filed thereto, or any value otherwise referenced in Debtor's Asserted Coll Claimant	Case number 19-40859-btr-13						
Further, the invocation of this subsection mandates an evidentiary hearing on the "call" docket of the Court at which the Debtor must demonstrate: (f) service of this Plan upon any claimant affected by this subsection in strict compliance with the requirements of Bankruptcy Rule 7004 for service of a summons and a complaint, (2) a credible objective basis for the Debtor's opinion regarding asset values that is subject to corroboration from independent sources; and (3) an entitlement to the relief sought by a preponderance of the evidence presented. Final Determination of Collateral Value. The Debtor seeks a final determination of the value of each of the following establish the allowed 506 Claim of each listed claimant for the purposes of § 3.4 of this Plan. Such an expedited final at the confirmation hearing is binding upon that listed claimant, now this thanding any contray proof of claim which mig subsequently filed by the claimant, any objection filed thereto, or any value otherwise referenced in the Debtor's sched Claimant to the Debtor's Asserted Coll Claimant to the Debtor's Asserted Coll Pertains to Listed Claim # 1 in § 3.4 Second Claimant							
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rule. The Trustee is authorized to make the benchmark fee calculation and to recognize the proper enhancement o of the benchmark amount in this case without the necessity of court order. No business case supplement to the be fee shall be recognized unless a business case designation is granted on or before initial confirmation of the Plan.	g the d in that local r reduction						
Fee Application: If the attorney's fee award is determined by the formal fee application process, such fee application shall be filed no later than 30 days after the expiration of the Benchmark Fee Period outlined in LBR 2016(h)(1). If no application is filed within that period, the determination of the allowed amount of attorney's fees to the Debtor's attorney shall revert to the benchmark amounts authorized by LBR 2016(h)(1) without the necessity of any further motion, notice or hearing and the Trustee shall adjust any distributions in this class accordingly.							

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Debtor	Thomas Lee Carver	Case number 19-40859-btr-13
	Cecilia Carver	
4.4	Priority Claims: Domestic Support Obligations ("DSO"). [Check one]	
	▼ None. If "None" is checked, the remainder of § 4.4 need not be completed.	
4.5	Priority Claims: DSO Assigned/Owed to Governmental Unit and Paid Less Than	Full Amount. [Check one]
	None. If "None" is checked, the remainder of § 4.5 need not be completed.	
4.6	Priority Claims: Taxes and Other Priority Claims Excluding Attorney's Fees and	DSO Claims. [Check one]
	▼ None. If "None" is checked, the remainder of § 4.5 need not be completed.	
Part	Treatment of Nonpriority Unsecured Claims	
5.1	Specially Classed Unsecured Claims. [Check one]	
	None. If "None" is checked, the remainder of § 5.1 need not be completed.	
5.2	General Unsecured Claims.	
	Allowed nonpriority unsecured claims shall comprise a single class of creditors and w	ill be paid:
	100% + Interest at;	
	100% + Interest at with no future modifications to treatment u	nder this subsection;
	Pro Rata Share: of all funds remaining after payment of all secured, priority, are	d specially classified claims.
5.3	Liquidation Analysis: Unsecured Claims Under Parts 4 and 5.	
	If the bankruptcy estate of the Debtor was liquidated under Chapter 7 of the Bankrupt under Part 4 of this Plan and the holders of nonpriority unsecured claims under Part 5	
	approximately \$647.81 . Regardless of the particular payment treatments e	
	aggregate amount of payments which will be paid to the holders of allowed unsecured greater than this amount.	d claims under this Plan will be equivalent to or
Part	6: Executory Contracts and Unexpired Leases	
6.1	General Rule - Rejection. The executory contracts and unexpired leases of the Del All other executory contracts and unexpired leases of the Debtor are REJECTED.	otor listed below are ASSUMED .
	[Check one.]	
	None. If "None" is checked, the remainder of § 6.1 need not be completed.	
Part	t 7: Vesting of Property of the Estate	
7.1	Property of the estate will vest in the Debtor only upon the entry of an order for discharged court order to the contrary.	arge pursuant to § 1328, in the absence of a
Part	t 8: Nonstandard Plan Provisions	
	None. If "None" is checked, the rest of Part 8 need not be completed.	
Part	t 9: Miscellaneous Provisions	
0.4	Effective Date. The effective date of the Discoulant of the Discou	lan acufirmina ship Disabasasa (C.)
9.1	Effective Date. The effective date of this Plan shall be the date upon which the ord nonappealable order.	er confirming this Plan becomes a final,

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Debtor	Thomas Lee Carver	Case number 19-40859-btr-13				
	Cecilia Carver					
9.2	order: (1) Trustee's fees under § 4.2 upon receipt; (2) adequaunder § 4.3; (4) secured claims under §§ 3.2, 3.3 and 3.4 con	e, disbursements by the Trustee under this Plan shall occur in the following ate protection payments under §§ 3.3 and 3.4; (3) allowed attorney fees neurrently; (5) DSO priority claims under §§ 4.4 and 4.5 concurrently; dispute unsecured claims under § 5.1; and (8) general unsecured claims under				
9.3	Litigation Proceeds. No settlement of any litigation prosecuted by the Debtor during the Plan Term shall be consummated without the consent of the Chapter 13 Trustee and, except as otherwise authorized by the Trustee, all funds received by the Debtor, or any attorney for the Debtor, shall be immediately tendered to the Chapter 13 Trustee for satisfaction of any authorized exemption claim of the Debtor, with the remainder of the funds dedicated as an additional component of the plan base.					
Part	10: Signatures					
_	s/ Marcus Leinart nature of Attorney for Debtor(s)	Date 04/01/2019				
X						
	nature(s) of Debtor(s) (required if not represented by an atto					
and any	order of the provisions in this Chapter 13 plan are identical	f-represented Debtor certifies to the Court that the wording al to those contained in TXEB Local Form 3015-a, other than regoing proposed Plan contains no nonstandard provisions				
Part	11: Certificate of Service to Matrix as Current	Ly Constituted by the Court				
ıaıı	The Certificate of Service to Matrix as Current	iy constituted by the court				
	tted by the Court on the date of service either by mailing a copy	oon all of the parties as listed on the attached master mailing list (matrix) as by of same to them via first class mail and/or electronic notification on				
		/s/ Marcus Leinart Marcus Leinart				